INSURANCE INQUIRY IS OVER.

LEGISLATURE TO BE ASKED TO PASS RADICAL LAWS.

Armstrong's Colaborers Give Him a Watch and Tell Him He'll No Longer Be Known as "Billous Bill"-Hughes Talks-Testimony Against Tarbell.

The Armstrong investigating committee held its last hearing yesterday. The committeemen will take a vacation until after New Year's, then they will come together in this city again and begin work on their report to the Legislature. The committee's headquarters will continue to be in this city until the report is finished, which will probably be late in January.

The bulk of the work in drafting the report will fall upon the shoulders of the committee's counsel, Charles E. Hughes, and its chairman, Senator William W. Armstrong. The full committee at the conclusion of yesterday's hearing authorized the chairman to direct that a report be drafted subject to the action of the com-

mittee. The members of the committee have been holding executive sessions for several weeks, and the general recommendations that are to be made are pretty well fixed in their minds. Although nothing authoritative has been given out, it is known that the committee will ask the Legislature to make radical changes in the laws governing the State Insurance Department, as well as in the statutes which apply to the companies directly.

At the opening of the Legislature Chairman Armstrong will probably present the testimony that has been taken and announce in a general way what has been accomplished by the committee, but this is the only communication that will be presented at Albany until the formal report is ready to be submitted. The report, it was said vesterday, may contain as many as 150,000 words.

Since September 6, the date of the opening session, the committee has held fifty-seven public meetings, or an average of one every other day. It has examined fifteen New York State companies. About 150 witnesses appeared. The testimony taken covers 12,000 typewritten pages. With the exhibits it will fill ten volumes of the size of the ordinary law book.

At the conclusion of yesterday's public hearing Chairman Armstrong received from the seven committeemen who had served under him and the sergeant-at-arms a fine gold watch and chain as a token of their esteem. The presentation took place in the anteroom of the Aldermen's chamber and was a complete surprise to Senator Armstrong. Senator Tully spoke on behalf of the Senate members of the committee and Assemblyman Rogers for the members of the lower house. Senator Tully said that when the com-

mittee went back to Albany Mr. Armstrong would no longer be known to its members and other members of the Legislature as "Bilious Bill." but as the "able, honest and competent chairman of the insurance investigating committee." Assemblyman Rogers said that the chairman had given them a strenuous and almost impossible task to perform and that the committee in offering its little token was seeking to give him-if the Senator would allow him to

eay so-merely "the time of his life."
Chairman Armstrong replied that whatever had been accomplished by the committee was due in a large measure to the way in which not only the committeemen but also the committee and its counsel had pulled together on all questions. There had been open and frank discussions in the committee meetings, but never any dis-

sensions.

Senator Armstrong called on Mr. Hughes to say something. The man to whom the chief credit for the committee's work must go had up to this point been an intent listener. He was pale and looked worn from the intense strain that he has been under in the last four weeks. He was noticeably affected by what had taken noticeably affected by what nad with place. He arose slowly, and said with great deliberateness:

want to express personally and in behalf of my associates how fully I recognize loyal support that the committee has given to the efforts of the counsel to have a straightforward, fair and impartial investigation of this very important subject. At the clos I am impressed more with what we have failed to do than with what we have done. So many phases of life insurance developed that it is a matter of regret to me that we have not been able to go on and do a thorough work in all the directions that have been

suggested. ome people have been disappointed that we have not been able to go into particular phases that have come up. While one has been thinking that the time should be devoted to a greater extent to this company or that, and another that the committee ought to go into the subject of tontine policies and other questions, we have been endeavor ing, so far as was possible in the time available, to show the necessities of reform, to expose abuses to present the results of conservative managements and to make the committee feel the necessity of legislation.

We have done what we could, we have done the best we could, and it is gratifying that we have attained some measure of success. That would have been impossible however, without the loyal support of the committee and its chairman, who has shown an unswerving resolve at all times to hew to the line, let the chips fall where they may. Nothing has been done without the con-currence of the committee. I want to thank the chairman for his impartiality, his courage and his justice. There is nothing in my judgment so im

portant as a legislative investigation. is the last resort of the people. No one should be able to question its fairness. It should go beyond political expediency and every personal consideration. That is what we have had in mind. How far we have succeeded is for others to say, but I think that we may feel that the investigation by the Armstrong committee, as it has come to be known, or by the joint committee of the Legislature, will long stand as a precedent for a fair, straightforward, dignified and just investigation on the part of the Legis-

As counsel for the committee, and at this hour when we are thinking of so many things that might have been done, it is a matter of

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"77" breaks up Colds that hang on.

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the greatest pleasure to say that I thank you heartily for your support.

Mr. Hughes's address was received by ne committeemen and others who have followed the inquiry from its beginning with loud applause.

Mr. Hughes was rhirly embarcassed
when James McKeen, the associate counsel

for the committee, paid him a personal tribute for his work. "It is a great satisfaction," said Mr. McKeen, "to have been instrumental in mokeen, to have been instrumental in bringing before the public a man of the eminent ability of Mr. Hughes. I have never known a lawyer so well equipped for this special service. My friends have chided me sometimes on the part which I have taken in the investigation. I want to say that there has never been a moment to say that there has never been a moment when I felt that I could compete with Mr. Hughes in the conduct of the inquiry or in the interpretation of complicated facts into plain English."

Matthew C. Fleming, the committee's junior counsel also spoke.

Matthew C. Fleming, the committee's junior counsel, also spoke.

The hearing yesterday was taken up largely in reading into the record special statements that had been made by the companies examined, although the committee found time to bring out the most damaging testimony against Gage E. Tarbell, the Equitable's second vice-president dent, that has been adduced since the inquiry began. George H. Sickles of Buffalo, who was

formerly the Equitable's general agent in that city, was the witness who testified against Tarbell. He said that Tarbell urged him to pay his sub-agents a com-mission of 85 per cent. of the first year's premium. Sickles under his contract was getting a commission of 80 per cent. of the premium. Siekles under his contract was getting a commission of 80 per cent. of the first year's premium and two renewals of 15 per cent. each. Sickles told Tarbeil that this 85 per cent. proposition looked better on paper than it did anywhere else.

"Did the question of rebating come up?" asked Mr. Hurbes

"Yes," replied the witness. "I said that I understood there was a great deal of rebating done in Buffalo, and I think I remarked that there was a report that Mr. Tarbell was the prince of rebaters in Chicago, and I asked him how it could be done, as it was illegal."

as it was illegal. Sickles testified that Tarbell gave him an example of how it could be done. He could charge the policyholder the regular could charge the policyholder the regular premium and then pay him an amount he desired for letters of introduction to prospective policyholders. It didn't make any difference, Sickles said, whether these letters were used or not. They might be torn up, for that matter, after the policyholder had been paid for them.

"Did Mr. Tarbell suggest it would be a good thing to make allowances to get business?" asked Mr Hughes.

"No, I don't think he did," replied the witness.

"No, I toll the way a good way witness.

"Did he tell you this was a good way to get around the law?"

"He gave me this as an illustration. You may draw your own inference."

Sickles said that Mr. Tarbell did not like this not to give allowances. The

instruct him not to give allowances. The conversation referred to by Sickles took place in Mr. Tarbell's office in the Equitable

building.

At first Sickles objected to answering a question as to whether he had given rebates. After Senator Armstrong had asbates. After Senator Armstrong had assured him that the statute of limitations would protect him even if he had violated the law Sickles admitted that he had. Sickles said that he had to quit the insurance business in Buffalo on account of the practice of rebating. It was impossible for him to make any money. He explained this to Tarbell.

Mr. Tarbell had gone out of town yesterday, and was even out of reach of the telephone, so the committee agreed to accept a statement from him later if he expressed any desire to make one.

a statement from him later if he expressed any desire to make one.

Actuary Van Cise of the Equitable and Rufus Weeks, the New York Life's actuary, were witnesses yesterday. They were called to clean up some ends on the subject of policyholders' dividends.

Mr. Hughes announced in the course of yesterday's hearing that the committee had notified David B. Hill some time ago that his presence before the committee as a witness was desired. The committee had received a reply from him to the effect that he had been confined to the house for several weeks. The committee communicated with him again and only recently received a second letter, in which Mr. Hill expresses regret that he is unable to appear and protests against the idea that he is trying to evade the committee. He he is trying to evade the committee. He asks that he be allowed to appear before the full committee or a sub-committee the full committee or a sub-committee within the next two weeks.

within the next two weeks.

Senator Armstrong said that this privilege would be granted if the committee found it possible, but he doubted very much whether the committee would. He expressed the

the committee would. He expressed the opinion that no improper motive ought to be attached to Mr. Hill's failure to appear.

A statement submitted by the Equitable showed that James H. Hyde, William H. McIntyre and several others of the old officers received rebates on policies on their own lives. John C. McCall, secretary of the New York Life and a son of President McCall, also received a rebate on one of his policies on his own life. policies on his own life.

policies on his own life.

Statements of the amounts paid out by the Mutual and the New York Life in their advertising departments for the last five years were read into the record by Mr. Hughes. A statement of moneys paid by the New York Life to "E. Riggs for special work in connection with newspapers, advertising, &c..." from 1900 to 1907 inclusive, was submitted to the committee. The statement showed the following payments:

Mr. Hughes before he read the above statement into the record asked twice whether Mr. Riggs or his representative was present, but nobody was present to testify in regard

the statement. E. G. Riggs said last night that he had no explanation to make to the Armstrong committee or to anybody else of a legitimate business transaction.

Mr. Hughes, after several statements from "foreign" companies had been read. concluded the inquiry with this formal

"That, Mr. Chairman, completes the evidence which counsel is prepared to bring before the committee."

Mr. Armstrong thanked the counsel and their assistants publicly; also the Board of Aldermen and the Borough President for their courtesy in allowing the committee the use of the Aldermen's room.

FIRE FATAL TO WOMAN.

She Wasn't Very Near It, but Had Heart Disease-Another Woman Scorched.

A lively fire in a five story apartment house at 233, 235 and 237 St. Ann's avenue, just before the dinner hour last night, caused a small panic in the neighborhood. One woman died of heart disease. The fire started in the coal cellar, and was

not discovered until the explosion of a gas meter attracted the attention of Policeman Rosendale of the Alexander avenue station. Rosendale gave the alarm and then ran through the house warning the occupants

through the nouse warning the occupants to get out.

By that time the flames were shooting up the airshaft and the hallways were filled with smoke. A hasty rollcall of the tenants showed that Mrs. Schneider and her two young sons were missing. Rosendale ran back into the house and made his way to the second floor. to the second floor.
On the landing he stumbled over the body
of Mrs. Schneider, who had started out but

On the landing he stumbled over the body of Mrs. Schneider, who had started out but had been overcome by the smoke. The two boys, Charles, 7 years old, and Edward, 9, were clinging to their mother. Rosendale aroused the woman and half led, half carried her to the street, where she was revived. Mrs. Schneider's arm had been badly burned by a jet of flame that shot up the dumbwaiter.

Acting Chief Winters who came on the first alarm, fearing that the fire might penetrate to the cellar of a drug store next door, sent in a second alarm. As the engines came up Mrs. Belle Reagan, who lived just around the corner at 863 East 139th street, was standing on the sidewalk in front of her house. The engines stopped directly in front of her, and she thought that it was her own home that was threatened. She called once to her husband and then dropped to the sidewalk dead.

It took only a few minutes for the firemen to get control. The damage was estimated at \$1,500.

mated at \$1,500.

NEW ELSA IN "LOHENGRIN."

MME. MARIE RAPPOLD GIVES A COMMENDABLE PERFORMANCE.

Her Appearance Pleasing and Her Voice Singularly Sweet and Fresh-Knote Makes a Departure in the Title Role "Haensel und Gretl" in the Evening.

The performance of Wagner's "Lohengrin" at the Metropolitan Opera House yesterday afternoon served to introduce o the audience a new representative of the inquisitive Elsa. Mme. Marie Rappold, who recently made her operatic début as Sulamith in "The Queen of Sheba," sang the music of Wagner's heroine for the first time. It was an undertaking of some considerable magnitude for a young and inexperienced singer, and for what she achieved she deserved commendation.

She brought to the impersonation a pleasing appearance, youthful and dignified, and a voice of singularly sweet and fresh quality. Mme. Rappold's singing tones are excellently suited to parts in which girlishness and ingenuousness are features. She sings with good intonation and with fluency. Her memory was just a trifle uncertain once or twice yesterday, but not to a dangerous degree.

Her delivery of the music was generally smooth and agreeable. That she should impart to it any great dramatic force or meaning was hardly to be expected. Her meaning was narry to be expected. The acting is as yet crude and constrained, but this is quite natural in the circumstances. She will probably acquire ease and a knowledge of pictorial delineation as she gains experience in her art. The role of Elsa is capable of much that she did not put into it, but her essay was creditable.

oreditable.

Mr. Knote sang Lohengrin not quite as well as he can, for his voice seemed unusually inflexible. He abandoned the time honored stage business in the combat scene and instead of defeating Telramund. by a mere exhibition of his sacred sword, felled him with a good sound blow. This is according to Wagner's stage directions and also with a demand repeatedly made in this place. The effect of the scene and the logical development of the play were made clear to the audience by the proper

made clear to the authence by the proper action.

Mr. Goritz repeated his familiar impersonation of Tclramund, while Mr. Journet was a tolerable King Henry and Miss Weed a hard working Ortrud. This singer had a hard week, and perhaps all that could be asked of her was that she should live to make her strident appeal to the antique gods. If an ambitious management does not work her to death she may yet succeed to signify twice a day for six days. She not work her to death she may yet second in signing twice a day for six days. She came near it in the week just ended. Mr. Muhlmann, who has recently been suffering from frogs in his throat, was blessedly relieved of his dissabilities and declaimed vigorously the proclamations of the Herald.

The observations took the opportunities at vigorously the proclamations of the Herald.
The chorus took the opportunities atforded by 'Lohengrin' (and they are many)
to express publicly their disapproval of
operatic conditions. They did some of
the most extraordinary singing out of tune
ever heard in this city. The prayer in
the first act was an amazing conglomeration of keys. The nobles, Saxon and
Brabantian, may have been exemplary
Christians, but if they sang as did their
counterfeits of vesterday they were musical counterfeits of yesterday they were musica heathens. Alfred Hertz conducted the performance, and his struggles to marshal the scattered forces to one standard of pitch excited commiseration. In the evening "Hansel und Gretel"

was sung with the same cast as heretofore. Nahan Franko again conducted and showed the benefit of his previous experience.

ULTIMATUM TO CONRIED.

Chorus Singers Ready to Act When C. F. U. Approves-Talk of Sympathy Strike.

The demands of the Chorus Singers' Union, the principal one of which is for an advance in wages from \$15 to \$25 a week, will be submitted to Director Herr Conried to-morrow with an ultimatum. What that ultimatum will be will depend on the action of the Central Federated Union to-day. Last week the credentials of the new

union were approved by the miscellaneous section of the C. F. U. and it will have two delegates at the meeting of the C. F. to-day. Late last week a of the executive committee of the C was held, at which the demands of the Chorus Singers' Union and its proposed new agreement were indorsed. A resoluwas also passed recommending the U. to support the chorus singers C. F. U. to support the chorus singe and to order its affiliated unions to do so. To is means, if the recommendation is accepted, that the orchestra and the stage hands will be required to go on strike in nands will be required to go on strike in sympathy in case the chorus singers go out. The delegates of the Musical Mutual Protective Union, which supplies the body of the orchestra, and of the Theatrical Protective Union, which consists of the stage hands, were not at the meeting of the executive committee.

stage hands, were not at the meeting of the executive committee.

It came out yesterday, however, that the musicians do not take kindly to the idea of starting New Year's Day with a strike for a grievance of another union, and a new union at that. Some of the musicians think that the new union was in a mighty hurry with its demands.

President Salzburg of the Chorus Singers' Union was highly indignant yesterday at the charge made by Herr Conried that he was a chronic trouble maker. He de-

the charge made by Herr Conried that he was a chronic trouble maker. He declared that he was one of the greatest peacemakers on earth. The situation was summed up last night as follows by James Barry, delegate of the Actors' National Protective Union, with which the Chorus Singers' Union is affiliated:

"The chorus singers do not want to strike if they can avoid it, and the union is willing to submit its demands to arbitration. The musicians have not yet stated the position

musicians have not yet stated the position they will take, but if the Central Federated Union accepts, as it is sure to do, the re-commendation of its executive committee. the musicians will have to act in accordance with its constitution. Every means will be taken to avert a strike. If a strike takes place and the musicians union refuses o assist, the usual course will be taken. Barry seemed to be surer of the stage ands than of the musicians. The usual hands than of the musicians. The usual course in the C. F. U. if a union refuses to strike in sympathy with another is to suspend or expel the refractory union.

BESSIE ABBOT IN GRAND OPERA. Will Sing "Mimi" in "La Boheme"-Road

Company Strengthened. Mr. Conried has decided to strengthen the opera company for its road tour and yesterday made a contract by which Mme. Eames was added to his list of prima donnas for the three weeks season. Mme. Eames, who is to sing with the company here until February 10, will make a short concert tour and rejoin the opera company in Baltimore on March 17. Signor Campanari has been added to the barytone choir and will appear in fifteen performances. Mr. Conried is to intro-

performances. Mr. Conried is to intro-duce Bessie Abbot at the Saturday matinée January 20 as Mimi in "La Bohème." She will sing with Signor Caruso and the regu-lar cast, as Mr. Conried wishes her to have every chance of success. Guy Standing to Play With Miss Crosman. Guy Standing will appear with Henrietta Crosman in "Madeline," the play by Mrs. W. K. Clifford, which will be used as a curtain raiser with "Mary, Mary, Quite Con-

trary" at the Garrick Theatre, beginning next Friday night. Mr. Standing will have the rôle of Norman Luard, the attaché of

the British Embassy in Paris. Volpe Symphony Concert on Jan. 4. The first subscription concert of the Volpe Symphony Society, Arnold D. Volpe, con-Symphony Society, Arnold D. Volpe, conductor, takes place in Carnegie Hall Thursday evening, January 4. The programme will comprise Mozart's Symphony No. 41 (Jupiter), Bruch's second concerto for violin, two movements from Beethoven's string quartette, Op. 59 N-3, and Tschaikowsky's Fantasie "Francesca da Rimini."

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MANY MIDDIES FACE TRIAL

MORE THAN 100 UPPER CLASS MEN IMPLICATED IN HAZINGS.

Investigating Committee Finds an Amazing Number of Culprits-Decatur Denies Charge, Though Two of His Mates Positively Accuse Him of Hazing.

Annapolis, Dec. 30.-It is apparent that the court-martial assembled at the Naval Academy will be called upon, in deciding the case of Midshipmen Stephen Decatur, Jr., charged with the hazing of Midshipman Isaac McCrary and Gaylord Church, to settle upon the relative value of the testimony under oath of two midshipmen. Both Midshipmen McCrary and Church, the former with great positiveness. stated that they had been hazed by Decatur, and the counsel for the latter stated that the accused would go on the stand and flatly contradict their evidence.

The two midshipmen were the only witnesses called by the prosecution. McCrary stated that he had been summoned to Decatur's room after supper on the evening of some day between the opening of the session, October 14, and Thanksgiving Day and had been compelled by Decatur to stand on his head about 150 times, and then to perform "number 16," which means to lower and raise his body by bending his knees outward and then straightening them. He was also comthe order for this. He did not waver on any point in his story, notwithstanding a rigid cross-examination.

Church said that he was compelled by Decatur to perform "No. 16." but he was not so positive as his classmate, and admitted on cross-examination that there was a possibility of a middle state of the compensation of the compens sibility of a mistake, "though," he

a possibility of a mistake, thought said, "I doubt it."

The defence offered three officers, Com-Tulian Lieut.-Commander ander W. F. Fullam, Lieut.-Commander Edward E. Capehart and Prof. Harry P. Huse, and several midshipmen to testify to the excellent character of the accused and promised to follow it up by the absolute denial of the hazing by Decatur and other proof tending to show a mistake on the part of the prospecting witnesses. The other proof tending to show a mistage on the part of the prosecuting witnesses. The court adjourned until Tuesday morning. The work of the court of inquiry con-vened at the Naval Academy for the pur-

pose of investigating hasing and other illegal practices has now continued for three weeks, and it is reliably reported that has sufficient data to justify the filing of charges against at least twenty members of the class which is under orders to graduate

on February 12.

It is further reported that over a hundred members of the second and third classes have been incriminated by the evidence secured, though it is not sure that cases can be made out against them.

STABBED IN ROW WITH ITALIAN. Stabber's Father First Shot at O'Brien. Who Is Likely to Die.

John O'Brien of 301 East Ninety-fourth street was taken to the Harlem Hospital in a dying condition last night with a stab would in his abdomen. O'Brien was found on the sidewalk in front of a saloon on the northeast corner of Second avenue and 100th street, surrounded by a crowd of

Italians.

The police learned that O'Brien got into a quarrel with two Italians, father and son, who were employed to watch a build-ing being put up near the saloon. The story is that the father fired a shot at O'Brien, who then began a fist fight with rather and son pushed through the crowd that was watching the fight and ran away. The name of the son is said to be Angelo Pietro. the son, and that the latter stabbed O'Brien Father and son pushed through the

RELIGIOUS SCHOOL OF MUSIC. Catholics Back Plan to Produce a Number of High Class Oratorios.

Archbishop Farley and a great many prominent Catholics in New York are putting on foot a plan to produce a number of religious dramatic oratorios of the highest possible class. It is planned to develop a religious school of music.

The Dramatic Oratorio Society was organized several years ago and has worked

along unpretentious lines until last spring it produced the oratorio "St Magdalen," by Stainer. It is planned to reproduce this oratorio and to include about six others in their repertory.

The oratorio society is under the direction of Selma Kronold, who was one of the stars at the Metropolitan Opera until her conversion to the Catholic faith several

years ago.
Mme. Kronold has received financial hacking from the clergy and many prominent Catholic laymen in the work she has undertaken. Mrs. Craigie (John Oliver Hobbes) will lecture on January 11 at St. Francis Xavier's College for the benefit of this musical undertaking.

Conductor Safonoff Here Again. Vasili Safonoff, the noted Russian musi-

cian, who was the most popular conductor the Philharmonic Orchestra imported last scason, arrived here yesterday on the Celtic. He comes here to conduct more Celtic. He comes here to conduct more concerts for the Philharmonic.

BASY TRIES TO THE TROPICS. Americans Learn of a Nearby Land of Winter Sunshine.

These are the days of the winter cruise when it is possible, at comparatively small expense, to laugh at blizzards, ice storms and fogs, and to get quickly into the region of balmy airs, soft skies and a gentle climate. Americans are just beginning to realize that they can obtain all these without a stormy trip across the Atlantic in winter and that it isn't necessary to go to the Mediterranean in search of relief. They can find delight right at their doors in the West Indies and with only four days sailing. The steamship lines to the Antilles are receiving more patronage this year than ever before.

It is possible to take a trip of twenty-six or more days and visit practically every island of importance in the Antilles for a surprisingly small sum. One may go to Venezuela and Colon on a trip and visit such picturesque places as Porto Rico, St. Thomas, St. Kitts, Martinique, Barbados Trinidad and Jamaica, besides making nearly a dozen other calls. Moreover it is now possible to travel in this region in absolute comfort. Large steamers, some of them carrying passengers only, are now employed in this service.

The traveller may make a trip on what are called main line steamers entirely, or he may change after he reaches the large islands to one or more of the yachting steamers of commodious size, and cruise around among the smaller islands, thus bepelled to do the "leaning rest," that is, to raise himself from the floor with his arms, though he was not sure that Decatur gave the order for this. He did not waver on just now is Jamaica, where on some of the many as fifteen days in hotels that are as up to date and as attractive as can be found anywhere. The English historian Froude once said that the climate of Jamaica was "inimitable."

The great charm, however, of a West Indian trip lies in the variety of scenery and of climate. Americans can now go with ease to the scene of the great volcanic eruption at Mont Pélée. They may visit the great botanical gardens of Trinidad and see the wonderful waterfalls of its lofty mountains. They may enjoy the dry climate of Barbados with the cool trade winds that blow constantly at this time of year. They may see the rugged mountains and wonderfully fertile plains of little Grenada. They may become acquainted with the famous baths of Souf-frière. They may visit an extinct volcano on Guadeloupe and they may see the smoking hills on St. Kitts. They may go hunting and fishing in British Guiana, the interior of which abounds with large game

and rare tropical birds. Everywhere the traveller will find wonderful harbors, no one like another. He will hear various languages and see the flags of various nations. The historical associa-tions will appeal to him, for when he reaches St. Kitts he will see the land that Columbus first saw; in Martinique he will be in the birth place of Empress Josephine; at Cartagena he will see still standing the famous palace of the Inquisition; at Colon he will see the beginnings of the Panama Canal; at Martinique he will see the remains of the recent earthquakes; at half a dozen islands he will find traces of the days when the pirates still find traces of the days when the pirates ruled the Spanish Main. The entire region is rich with the romance and the blood and

fire of history.

The steamship companies have prepared trips of varying length and time. The pleasantest ones are those which include stay of several days in one or more of a stay of several days in one of more of the leading places visited. With the West Indies almost at one's door and with every comfort in travelling, the wonder is that those who can afford the luxury of a rest in winter have not crowded the steamships before this. Never has there been such a mand for accommodations as at present demand for accommodations as at present, and the result is that fully half a dozen steamers have been added to the services of the lines engaged in it this winter.

Many Americans are getting the West Indies habit. Winter vacations are increased and intermediate increases are interested in the service of the service of

ing in number, and people are just finding out that no better outing can be found than a peaceful cruise on the old Spanish Main at a time when those who have to remain at home are struggling with the terrors and blasts of north winds, snow, slush and dangerous fog.

SAID SHE PICKED UP BAG. Young Woman Arrested in Harlem Store for Having Rhinestone Jewelry.

Elizabeth Simpson, 34 years of age, living at 117 West 105th street, was locked up yesterday afternoon in the West 125th street police station on a charge made by the proprietor of a dry goods store on 125th street near Seventh avenue. One of the floorwalkers saw the young woman carrying a big cloth bag well stuffed out, and something about her actions made him sus-picious. He held her in the store while word was sent to the police station.

The young woman said that she saw another woman drop the bag and she picked it up. She looked around for the woman

but could not find her.

In the bag was a lot of rhinestone jewelry and hatpins and an untrimmed hat. whole lot was valued at \$29.

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Our Great January Sale of

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begins Tuesday—a sale of vast proportions embodying the choicest selections

Every garment here represents the best materials-the best workman-

Cotton has advanced, but our placing orders far ahead enables us to

of reliably made goods from the foremost manufacturers.

At 19 Cents.

CORSET COVERS, French shape, low

neck, with two insertions and edge

FLANNELETTE SKIRTS, good quality,

At 39 Cents.

MUSLIN GOWNS, V or high neck,

MUSLIN CHEMISES, solid yoke of em-

CAMBRIC DRAWERS, deep tucked ruf-

fle, trimmed with lace or deep em-

NAINSOOK CORSET COVERS, French

shape, with insertions of Maltese, Val. or torchon lace; some with embroidery

At 49 Cents.

CAMBRIC GOWNS, V neck, with inser-

CAMBRIC CHEMISES, with insertion

CAMBRIC OR MUSLIN DRAWERS, with

NAINSOOK CORSET COVERS, 15 dif-

At 69 Cents.

CAMBRIC GOWNS, yoke of torchon lace

and ribbon; other styles with V or square neck, trimmed with embroidery.

CAMBRIC CHEMISE, wide embroidered

NAINSOOK DRAWERS, with two inser-

tions and edge of German Val.; also of cambric with deep ruffles of em-

tion and edge of embroidery.

broidery and tucks.

beading and ribbon; some with inser-

ferent styles, all handsomely trimmed with various laces or embroidery.

deep ruffle of embroidery and tucks.

and edge of torchon lace; also mus-

trimmed with beading and ribbon.

tion of embroidery; also Bishop style,

and ribbon through beading.

lin, trimmed with embroidery

with scalloped edge or plain hem.

lace, and ribbon drawn through bead-

also V back and front of em-

yokes, with embroidered in-

five tucks; similar style with hem-

qualities.

stitched tucks.

broidery.

sertions.

broidery

broidered ruffle.

ship-and is generous in size and patterned from correct models.

At 79 Cents. CAMBRIC DRAWERS, deep ruffle, with NAINSOOK GOWNS, low neck and short sleeves, trimmed with embroidery or torchon lace, or cambric with long sleeves, V or square neck, trimmed with insertions and edge of embroidery in a

variety of styles. CAMBRIC SKIRTS, deep flounce, with two insertions of torchon lace and hemstitched tucks; some with embroider 1

or tucked ruffles. NAINSOOK SKIRT CHEMISE, with the insertions and edge of Val. lace and ribbon, skirt edged with lace and tucks; also with embroidered yokes of cam-bric, short length, prettily trimmed with Val. lace and ribbon.

NAINSOOK DRAWERS, with pretty patterns of Val. lace or embroidery. NAINSOOK CORSET COVERS, French model, with wide embroidered bead-

NAINSOOK GOWNS, low neck, short kimono sleeve, trimmed with lace and ribbon; also low or high neck, short or long sleeves, elaborately trimmed with

CAMBRIC SKIRTS, with deep ruffle of of torchon lace. NAINSOOK SKIRT CHEMISE, round

neck, with insertions and edge of embroidery or lace, finished with ribbon. NAINSOOK DRAWERS, circular ruffle of three insertions and edge of Val. lace,

NAINSOOK CORSET COVERS, French models, a number of styles effectively trimmed with fine laces and dainty

FRENCH CORSET COVERS, of fine nainsook, elaborately trimmed in various FINE GOWNS, SKIRTS AND CHEMISES. a large assortment, all handsomely trimmed with laces or embroidery. designs, with insertions of lace and

Manufacturers' Samples Below Actual Cost. FINE UNDERWEAR, prettily trimmed with laces and embroideries, slightly soiled from handling. An exceptional opportunity to secure choice pieces at matchlessly

Corsets—Much Reduced.

CORSETS of jean or coutil, bias gored, short or dip hip, for medium or slender C. B. CORSETS of coutil, bias cut, dip hip, medium bust, also short length and

low bust, trimmed with lace W. B. CORSETS, Princess model, well boned, for medium figures, with front and side supporters; also P. N. MODEL, bias cut, dip hip, trimmed with

First Showing of Cotton Shirt Waists.

A large and varied assertment of the newest models in fine handembroidered Lingerie Sinit longer cruises the traveller may stay as Medici or Val. Lace; also a big collection of Lawns-every one choice and dainty-all priced interestingly low.

At 98 Cents.

LADIES' SHIRT WAISTS, of white lawn, LADIES' WAISTS, of sheer white lawn, in various styles, fronts with embroidered panels; others with tucks and insertions; all with tucked back and deep

At 1.39 LADIES' WAISTS, of lingerie cloth, heavy embroidered panel, front and tucks; also lawn with three embroidered insertions, lace collars and cuffs, short or

At 1.69

front with two embroidered panels, lace

collars and trimmed cuffs, short or long

insertion and fine tucks, lace collars, short or long sleeves; also other pretty styles. LADIES' WAISTS, of lingerie cloth, fronts heavily embroidered in pretty designs, fine tucks forming pointed yoke, lace

sleeves. long sleeves. OPENING Colored Cotton Fabrics.

OF This is the time to make your selections in Wash Dress Goods. Cotton has advanced, but the early placing of orders enables us to offer the latest productions AT FAR BELOW PREVAILING PRICES. Our assortments consist of the choicest and daintiest colorings and newest effects in Costume Chiffons, Flowered Silk Organdies, Silk Eolienne, Silk Dimity, Silk Jacquards, Silk Mousselines, Dotted Swiss, Faille de Soic, Fancy Madras, Scotch

Zephyrs. This Special Tuesday: COLORED FRENCH BATISTE, in dots, floral and scroll designs, all the choicest colorings; a beautiful and sheer fabric; excellent value for 15c. yard, on 9½c

Opening Fine Embroideries.

Cambric, Nainsook and Swiss Edgings, Insertions, Beadings, Matched Sets, Allovers, Corset Cover Embroideries, &c. THESE SPECIALS FOR TUESDAY AND

WEDNESDAY: NAINSOOK, SWISS AND CAMBRIC EDGING, 4 to 6 inches wide, Value 20c. Yd., showy patterns ... Showy patterns
NAINSOOK, SWISS AND CAMBRIC INSERTION, 114 to 2 inches

wide, choice patterns..... Between Lenox and

125th St., West, 1 Seventh Avenues.

BLUM'S HANDY ALARM.

That and Sleuths-on-the-Spot Saved Butcher's \$500 From Man With Jimmy. Myrtel Blum, a butcher whose place of business is at 636 Ninth avenue, has his living rooms on the floor above the store. He and his wife were handling a rush of business last night about 9 o'clock when a burglar alarm in the store rang. Blum had it there because there is no one left upstairs on Saturday evenings. He ran out of the store, calling out that

He ran out of the store, caning out that there was a burglar in his rooms. In the big Ninth avenue shopping crowd were Detectives Fitzpatrick, Quinn and Boyle of the West Forty-seventh street station. They ran upstairs with Blum and found just inside the parlor door Thomas Mack of 429 West Forty-fifth street. Mack had a jimmy in his hand.

The detectives grabbed him, and Mack by way of explanation announced that "he felt hungry and had just walked in and opened the door." Blum ordinarily keeps about \$500 in bills on a table in the parlor on Saturdays when the money comes in after banking hours. Mack was locked up in the West Forty-seventh street station.

Steamship Hits Scow Down the Bay. The steamship J. B. August Kessler coming up the bay last night stove several plates in a collision with a scow that the tug Dubois was towing, and was reported aground to the north of West Bank light. If she was aground she soon came off and

reached Quarantine at 11:10 P. M.

FIRE AT WOLFERT'S ROOST.

The Lodge at the Entrance to David B. Hill's Property Destroyed.

ALBANY, Dec. 30 .- The lodge at the entrance to David B. Hill's property, Wolfert's Roost, was destroyed by fire early this morning, and it is supposed that the fire was incendiary. The gardener and lodge keeper, Peter Hein, had been notified that Mr. Hill would dispense with his services on January 1. He was not at the lodge last night or this morning. The loss was about \$3,000.

> You cannot possibly have p. better Cocoa than

An admirable Food of the

The Most Nutritious

and Economical.

ing and lace edge; also other styles, front and back elaborately trimmed with laces and ribbon.

At 98 Cents.

fine laces, embroidery and ribbon.

embroidery and hemstitched tucks, also with two or three insertions and ruffle

finished with ribbon bow; also other pretty styles trimmed with various pat-terns of Val. lace, with ribbon drawn through wide embroidered beading.

At \$1.19, \$1.39, \$1.98.

65c ---

75c